

**Fill in this information to identify the case:**

Debtor 1 Tammie Bell aka Tammie Edwards

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania (State)

Case number 21-10945-amc

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Lakeview Loan Servicing, LLC.

Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account: 2540

Date of payment change:  
Must be at least 21 days after date of this notice 10/01/2021

New total payment: \$ 852.97  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No  
☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 498.77 New escrow payment: \$ 487.45

### Part 2: Mortgage Payment Adjustment

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No  
☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No  
☐ Yes.

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.) Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Tammie Bell aka Tammie Edwards  
First Name Middle Name Last Name

Case number (if known) 21-10945-amc

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☐ I am the creditor.  
☒ I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:**

/s/Daniel P. Jones  
Signature

Date September 8, 2021

Print: Daniel P. Jones, Bar ID# 321876  
First Name Middle Name Last Name

Title: Attorney for Creditor

Company Stern & Eisenberg, P.C.

Address 1581 Main Street, Suite 200 The Shops at Valley Square  
Number Street

Warrington, PA 18976  
City State ZIP Code

Contact phone 215-572-8111 Email djones@stemeisenberg.com

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Notice of Payment Change was served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date to the following:

DATE: September 8, 2021

Cameron Deane  
3554 Hulmeville Road  
Suite 102  
Bensalem, PA 19020  
cdeane@ymalaw.com  
**Counsel for Debtor**

William C. Miller, Esq.  
P.O. Box 40837  
Philadelphia, PA 19107  
ecfemails@ph13trustee.com  
**Bankruptcy Trustee**

U.S. Trustee  
Office of the U.S. Trustee  
200 Chestnut Street  
Suite 502  
Philadelphia, PA 19106  
USTPRegion03.PH.ECF@usdoj.gov  
**US Trustee**

and by standard first-class mail postage prepaid to:

Tammie Bell aka Tammie Edwards  
2210 Fleetwing Drive  
Levittown, PA 19057  
**Debtor(s)**


/s/ Daniel P. Jones  
By: Daniel P. Jones, Bar No: 321876  
Stern & Eisenberg, P.C.  
1581 Main Street, Suite 200  
The Shops at Valley Square  
Warrington, PA 18976  
djones@sterneisenberg.com  
Phone: 215-572-8111  
Fax: (215) 572-5025  
Counsel for Movant



Pay by mail:  
Flagstar Bank • PO Box 660263  
Dallas, TX 75266-0263



TAMMIE N EDWARDS  
C/O KEAVENEY LEGAL GROUP  
1000 MAPLEWOOD DRIVE STE.202  
MAPLE SHADE NJ 08052-4114

Loan Number:   
Property Address: 2210 Fleetwing Dr  
Escrow Analysis Date: 07/26/2021  
New Payment: \$852.97  
New Payment Effective Date: 10/01/2021



Pay by website:  
[flagstar.com/myloans](https://flagstar.com/myloans)



Customer service:  
(800) 968-7700  
Monday-Friday 7:30 a.m.-8 p.m., ET  
Saturday 7:30 a.m.-4 p.m., ET

Dear Tammie N Edwards,

Each year Flagstar Bank reviews the escrow account to ensure the correct amounts are being collected to pay the property taxes and homeowner's insurance. In reviewing the escrow account, **we found an extra \$4,159.21 was paid.**

Quick breakdown of the Escrow review

Required Escrow Balance	\$1,462.37
Current Escrow Balance*	\$2,021.28
<b>There is a surplus of</b>	<b>\$4,159.21</b>
<small>*Based on all payments and disbursements due being made prior to the new payment effective date. For more escrow related information, please reference your Bankruptcy documents filed with the court.</small>	

The information below reflects the details of our review and the new monthly mortgage payment. The **surplus** was caused by a **decrease** in the **escrowed items**.

Review the Payment

Old Mortgage Payment		New Mortgage Payment	
Principal & Interest	\$365.52	Principal & Interest	\$365.52
Escrow	\$498.77	Escrow	\$487.45
<b>Monthly Mortgage Payment</b>	<b>\$864.29</b>	<b>New Monthly Mortgage Payment</b>	<b>\$852.97</b>
		The new monthly payment is effective October 01, 2021.	

How the Escrow Payment Is Calculated

The new monthly escrow payment is calculated by adding all of the disbursements then dividing this figure by 12 months, which equals \$487.45.

Taxes	\$1,003.31	/12=	\$83.61
Insurance	\$1,912.09	/12=	\$159.34
Taxes	\$2,934.02	/12=	\$244.50
<b>Escrow Payment</b>	<b>\$487.45</b>		

Determining the Escrow Surplus

As allowed by the Real Estate Settlement Procedures Act (RESPA), the mortgage documents, or state law, the escrow balance should not go below two months' tax and insurance payments, which is a minimum balance of \$974.90.

The projected escrow balance in August is expected to be \$1,533.81.

Required Minimum Balance:	\$974.90
Projected Balance:	\$1,533.81
<b>Escrow Surplus</b>	<b>\$4,159.21</b>
If the loan is contractually current, the refund check has been mailed under separate cover. If the loan is past due, a check representing the surplus in the escrow account will be issued when the loan has been paid current.	

Important Information

If you have auto debit for your mortgage payment and have an additional principal amount included, the principal amount will not change but will be added to your new payment amount. To change your monthly principal amount, please submit a signed written request to our Auto Debit Department at: Fax: (888) 548-0528, or Mail: Flagstar Bank, Auto Debit Department, Mail Stop E-115-3, 5151 Corporate Drive, Troy MI 48098

Review the Upcoming Escrow Account Activity (10/01/21 to 09/01/22)

The items below reflect the payments we expect to receive each month for the escrow account and the payments we expect to make on your behalf for the real estate taxes and/or insurance premiums.

Month	Item Description	Payment to Escrow	Payment from Escrow	Expected Balance	Required Balance
	Beginning Balance			\$2,021.28	\$1,462.37
10/21		\$487.45	\$0.00	\$2,508.73	\$1,949.82
11/21		\$487.45	\$0.00	\$2,996.18	\$2,437.27
12/21		\$487.45	\$0.00	\$3,483.63	\$2,924.72
01/22		\$487.45	\$0.00	\$3,971.08	\$3,412.17
02/22		\$487.45	\$0.00	\$4,458.53	\$3,899.62
03/22		\$487.45	\$0.00	\$4,945.98	\$4,387.07
04/22	Taxes	\$487.45	-\$1,003.31	\$4,430.12	\$3,871.21
05/22	Insurance	\$487.45	-\$1,912.09	\$3,005.48	\$2,446.57
06/22		\$487.45	\$0.00	\$3,492.93	\$2,934.02
07/22		\$487.45	\$0.00	\$3,980.38	\$3,421.47
08/22	Taxes	\$487.45	-\$2,934.02	\$1,533.81	\$974.90
09/22		\$487.45	\$0.00	\$2,021.26	\$1,462.35
	Total	\$5,849.40	-\$5,849.42		

Review the Escrow Account History (08/01/21 to 09/30/21)

The items below reflect the expected activity last year and compare it with the actual payments received and disbursements made.

Last year, we anticipated that payments from the escrow account would be made during this period equaling \$5,849.42. Under federal law, the lowest monthly balance should not have exceeded \$974.90 or two (2) months of anticipated payments from the escrow account, unless the mortgage documents or state law specifies a lower amount. The actual lowest monthly balance was \$1,533.83.

PROJECTED					ACTUAL		
Month	Item Description	Payment to Escrow	Payment from Escrow	Escrow Running Balance	Payment to Escrow	Payment from Escrow	Escrow Running Balance
Beginning Balance				\$3,421.47			\$3,980.40
August	Taxes	\$487.45 @	\$2,934.02 @	\$974.90	\$487.45	\$2,934.02	\$1,533.83
September		\$487.45 @	\$0.00 @	\$1,462.35	\$487.45	\$0.00	\$2,021.28
October		\$487.45 @	\$0.00 @	\$1,949.80	\$0.00	\$0.00	\$2,021.28
November		\$487.45 @	\$0.00 @	\$2,437.25	\$0.00	\$0.00	\$2,021.28
December		\$487.45 @	\$0.00 @	\$2,924.70	\$0.00	\$0.00	\$2,021.28
January		\$487.45 @	\$0.00 @	\$3,412.15	\$0.00	\$0.00	\$2,021.28
February		\$487.45 @	\$0.00 @	\$3,899.60	\$0.00	\$0.00	\$2,021.28
March		\$487.45 @	\$0.00 @	\$4,387.05	\$0.00	\$0.00	\$2,021.28
April	Taxes	\$487.45 @	\$1,003.31 @	\$3,871.19	\$0.00	\$0.00	\$2,021.28
May	Insurance	\$487.45 @	\$1,912.09 @	\$2,446.55	\$0.00	\$0.00	\$2,021.28
June		\$487.45 @	\$0.00 @	\$2,934.00	\$0.00	\$0.00	\$2,021.28
July		\$487.45 @	\$0.00 @	\$3,421.45	\$0.00	\$0.00	\$2,021.28
Total		\$5,849.40	\$5,849.42		\$974.90	\$2,934.02	

The item indicated in red is the difference from a previous estimate either in date or the amount. An @ symbol indicates a scheduled payment to or from the escrow account which has not been made. Enclosed you will find a guide and answers to frequently asked questions to further assist you with understanding the escrow account and the terms in this statement.

If you have any questions, you can contact us via chat at flagstar.com or call us at (800) 968-7700.

Questions with regard to a change in your tax payment should be directed to your taxing authority and changes in your insurance premium should be directed to your insurance agent.

We want this statement to be a useful mortgage management tool that offers you the opportunity to easily understand information about the **escrow account**. This guide outlines the details provided on the statement, explains the items that may appear, and defines the terms that are used.

## **A** Loan Information

## B Payment Options and Contact Information

## Explanation of Escrow Analysis

### **D Review the Payment**

### **E** How the Escrow Payment is Calculated

## F How the Escrow Surplus is Calculated

## Escrow Surplus Check

### Important Information

### **Upcoming Escrow Activity**

## Escrow Account History


**Flagstar®**  
**Bank**

 Pay by mail:  
PO Box 660263  
Dallas, TX 75266-0263

**Name Line 1**  
**Name Line 2**  
12345 Second Street  
Hometown, MI 48000

» ANNUAL ESCROW STATEMENT

Loan Number: 123456789  
Property Address: 12345 Street Ave Drive  
Escrow Analysis Date: 12/01/2016  
New Payment: \$12,000.00  
New Payment Effective Date: 01/01/2017

 Customer service:  
(800) 968-7700  
Monday-Friday 7:30 a.m. - 8 p.m.,  
ET Saturday 7:30 a.m. - 4 p.m., ET

Each year Flagstar Bank reviews your escrow account to ensure the correct amounts are being collected to pay your property taxes and homeowner's insurance. In reviewing your escrow account, we found **you paid an extra \$38.72.**

### Quick breakdown of the escrow review

Required Escrow Balance:	\$965.28
Less Projected Balance*:	\$1,020.00

**You have a surplus of** **\$38.72**

\*Based on all payments and disbursements due being made prior to the new payment effective date.

## Review The Payment Options

<b>Old Mortgage Payment</b>		<b>New Mortgage Payment</b>	
Principal & Interest	\$739.49	Principal & Interest	\$739.49
Escrow	\$173.31	Escrow	\$171.96
<hr/>		<hr/>	
<b>Monthly Mortgage Payment</b>	<b>\$912.80</b>	<b>New Monthly Mortgage Payment</b>	<b>\$911.45</b>
		Your new monthly payment is effective July 01, 2016.	

### How The Escrow Payment Is Calculated

Your new monthly escrow payment is calculated by adding all of your disbursements, then dividing this figure by 12 months, which equals \$171.96.

Mortgage Ins	\$533.52	/12=	\$44.46
Hazard Ins	\$959.00	/12=	\$79.92
County Tax	\$571.00	/12=	\$47.58

As allowed by the Real Estate Settlement Procedures Act (RESPA), your mortgage documents, or state law, the escrow balance should not go below two months' tax and insurance payments, which is a minimum balance of \$255.00.

Your projected escrow balance in July is expected to be \$228.28.

County Tax	\$571.00	/12=	\$47.58	Projected Balance	\$200.28
				Required Minimum Balance	\$255.00
<b>Escrow Payment</b>	<b>\$171.96</b>			<b>Escrow Surplus</b>	<b>\$38.72</b>

 Equal Housing Lender     Member FDIC

Page 1 of X

### Important Information

Questions with regard to a change in your tax payment should be directed to your taxing authority and changes in your insurance premium should be directed to your insurance agent.

If you have auto debit for your mortgage payment and have an additional principal amount included, the principal amount will not change but will be added to your new payment amount. To change your monthly principal amount, please submit a signed written request to our Auto Debit Department at: Fax: (888) 548-0528, or Mail: Fluostar Bank Auto Debit Department, Mail Stop E-115-315 Corporate Drive, Troy MI 48068

**Review The Upcoming Escrow Account Activity (07/01/16 to 06/01/17)**

The items below reflect the payments we expect to receive each month for your escrow account and the payments we expect to make on your behalf for your real estate taxes and/or insurance premiums.

Month	Item Description	Payment to Escrow	Payment from Escrow	Expected Balance	Required Balance
	Beginning Balance			\$966.28	\$10,020.00
07/16	Rp/Rp	\$171.96	\$44.46	\$1,092.78	\$11,147.50
08/16	Rp/Rp	\$171.96	\$44.46	\$1,220.28	\$12,275.00
09/16	Hazard	\$500.00	\$599.00	\$261.28	\$13,816.00
10/16	Rp/Rp	\$171.96	\$44.46	\$388.78	\$344.50
11/16	Rp/Rp	\$171.96	\$44.46	\$516.28	\$571.25
12/16	Rp/Rp	\$171.96	\$44.46	\$643.78	\$698.50
01/17	Rp/Rp	\$171.96	\$44.46	\$771.28	\$828.00
02/17	County Annual	\$500.00	\$537.10	\$255.38	\$255.38
03/17	Rp/Rp	\$171.96	\$44.46	\$332.78	\$382.50
04/17	Rp/Rp	\$171.96	\$44.46	\$455.28	\$510.00
05/17	Rp/Rp	\$171.96	\$44.46	\$582.78	\$637.50
06/17	Rp/Rp	\$171.96	\$44.46	\$710.28	\$765.00
07/17	Rp/Rp	\$171.96	\$44.46	\$837.78	\$892.50
08/17	Rp/Rp	\$171.96	\$44.46	\$965.28	\$1,010.00
	Total Disbursements	\$2,063.52	\$2,063.52	\$9,536.64	\$10,760.00

## Review The Escrow Account History(05/01/16 to 06/30/16)

The items below reflect the expected activity last year and compare it with the actual payments and disbursements made.

Last year, we anticipated that payments from your account would be made during this period equaling \$2,075.52. Under federal law, your lowest monthly balance should not have exceeded \$255.00 or two (2) months of anticipated payments from your escrow account, unless your mortgage documents or state law specifies a lower amount. Your actual lowest monthly balance was -\$29.42.

PROJECTED				ACTUAL			
Month	Item Description	Payment to Escrow	Payment from Escrow	Escrow Running Balance	Payment to Escrow	Payment from Escrow	Escrow Running Balance
Beginning Balance				\$765.00			-\$157.27
May	Rbp/Mip	\$172.96	\$45.46	\$892.50	\$173.31	\$45.46	-\$29.42
June	Rbp/Mip	\$172.96	\$45.46	\$1,020.00	\$1,039.16	\$44.66	\$965.28

### What is an escrow analysis?

An escrow analysis is a review of your escrow account to determine if the current monthly escrow payment is enough to pay taxes, insurance, and other bills when due. Escrow analyses are typically run annually based on the property tax payment cycle. Occasionally, the payment of taxes or insurance causes the escrow account to reach a negative balance, and it may be necessary to perform more than one analysis during the year.

### Can I waive my escrow account?

Escrow accounts are required and cannot be waived on FHA (Federal Housing Administration), GRH (Guaranteed Rural Housing) or VA (Veteran Affairs) loans.

Escrow accounts on other types of loans, such as Fannie Mae or Freddie Mac loans, may be waived if certain conditions are met. Some basic conditions to determine eligibility for escrow waivers are:

- The loan-to-value ratio of your loan must be 80 percent or less.
- There have not been any payments over 30 days late in the last 12 months.
- Loan is not in a Special Flood Hazard Area (SFHA).
- The loan cannot be in foreclosure, bankruptcy or loss mitigation.

**Note:** If all conditions are met on a loan with required flood insurance, all escrows may be waived with the exception of the flood insurance. Other conditions and requirements may apply; however, if the above conditions are met, please download the [Escrow Waiver Request Form](#) from [flagstar.com/myloans](#), complete it, and fax or mail it as directed.

Please note that an escrow waiver fee equal to 0.25 percent of the current principal balance or \$150, whichever is greater, is charged. This fee will be charged unless not permitted by applicable state law.

### Why do I have an escrow surplus?

A surplus is typically caused by a decrease in tax or insurance payments, but a surplus can also occur when too much has been collected for the escrow account in the previous year or at closing. It is possible to have a surplus, even if tax and insurance amounts have increased over the past year. When this occurs, the monthly escrow payment may still be increased to ensure there are enough funds to pay the increased taxes and insurance.

Note: If there is a minor surplus, instead of issuing a refund, the funds are used to reduce the monthly payment(s). The surplus is divided by the number of months starting with the "new payment due date" and ending after the month of the "low point" in the escrow account. The new escrow payment is reduced for this number of payments. Please refer to the Escrow Statement to determine if the surplus was retained in the escrow account.

### Can you apply my surplus to my loan?

We refund escrow surpluses to the borrowers. Borrowers may cash their surplus check and use the funds in any manner they choose, including applying it to their loans.

### When will I receive my escrow surplus check?

If the loan is current, the surplus check will be mailed 7 – 10 business days from when it was processed. If the loan is past due, a surplus refund check will be disbursed when the loan is current.

If you are in bankruptcy and the account is contractually current, the refund check will be mailed separately 7 – 10 days from when it was processed. However, if the account is past due, the escrow surplus check will be disbursed when the account is current.

### Why didn't I receive my escrow surplus check?

If the loan was past due at the time the escrow analysis was performed, the escrow surplus check will be disbursed when the loan becomes current. If you have not received the escrow surplus check after you have brought the loan current, please contact the Customer Service Department.

### What if my surplus check was lost or stolen?

If you lost the surplus check after receiving it or it was stolen, please contact the Customer Service Department so we can place a stop payment on the check and reissue.

### Whom do I contact to update my loan with the correct tax amounts information?

Since we may already receive the tax information from the taxing authority, please call the Customer Service Department to discuss the information we may need from you.

### My insurance carrier has changed. What do I do?

Please call the Insurance Department at (833) 811-3061. Representatives are available Monday - Friday 7:30 a.m.-8 p.m. ET.

Please refer to [flagstar.com/myloans](#) for a full list of Escrow FAQs.